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PTO/SB-082b (08-03)

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Substitute for form 1449A/B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/036,009-Conf. #2437
				Filing Date	December 26, 2001
				First Named Inventor	Yuichi Takatsu
				Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	65316-0008

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
DL	BA	JP-2000-268260	09-29-2000	Okayama Masaya et al.		
DL	BB	JP-10-171880	06-26-1998	Matsumoto Hiroshi		
DL	BC	JP-05-089363	04-09-1993	Ishizaki Masayuki et al.		

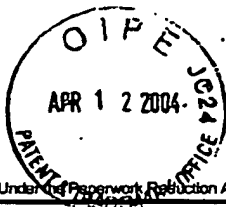
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DL	CA	Discussion on Practicality of Online Banking, PC Japan, Softbank Publishing, Inc., November 1, 2000, Vol. 5, 11 th Issue, pp. 190-195	

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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
DL	BA	-1020000063975	11-06-2000	Metawise, Inc.		

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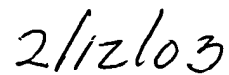
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